

**§ 527.36 Disposal and transfer of records.**

ICCOs will—

(a) Dispose of inactive files as required by AR 25-400-2 for file number 210-60a (Check-cashing Privileges).

(b) Ensure that the ICCO is added to the installation out-processing checklist.

(c) Send active dishonored check files directly to the ICCO of the gaining installation when offenders are reassigned before the end of their or their family member's suspension period.

(d) Place incoming individuals on check cashing suspensions, if their existing suspensions have not expired. These individuals will remain on suspension until the suspension expires or an appeal is approved.

**Subpart D—Monthly Dishonored Check Report, RCS: CSCOA-105****§ 527.37 Purpose.**

The Monthly Dishonored Check Report, RCS: CSCOA-105, provides data needed for control and management purposes.

**§ 527.38 Source of data.**

Data for preparation of the report will be obtained from records kept at each installation.

**§ 527.39 Preparation.**

(a) The Monthly Dishonored Check Report will be prepared by the ICCO in the format at figure 4-1 for ICCOs with automated systems. For ICCOs with manual systems, the report need only contain the total number of dishonored checks and total dollar value. Figure 4-1 is preferred. Negative reports are required. Items, such as corrective actions taken, may improve the report as needed.

(b) Statistics for transferred personnel will be dropped by the losing installation and picked up by the gaining installation for suspension purposes.

**§ 527.40 Frequency, routing, and due dates.**

The ICCO will—

(a) Prepare the report monthly.

(b) Send the original report to their MACOM.

(c) Send copy of the report to finance and accounting officer for evaluation (see § 527.14(b)) and ultimate routing to installation commander.

(d) Send copy of the report to the Office of the Director of Finance and Accounting, ATTN: SAFM-FAP-B, Indianapolis, IN 46249-1016, due no later than 15 calendar days (30 days for overseas) after the end of the reporting period.

(e) Provide unit commander with unit dishonored check data.

**§ 527.41 Relinquishing data.**

Data in the Monthly Dishonored Check Report may be provided to banks and credit unions operating on military installations.

**Subpart E—Training****§ 527.42 Ethics and military competence.**

Ethics and military competence are closely related. Poor performance in one area contributes to poor performance in another. Therefore, a major element in personal financial management is ethics. Responsibility, integrity, and high standards of conduct will be stressed. This aspect of responsible financial management is considered a part of leader development and should be included in leadership instruction.

**§ 527.43 Personal financial readiness/soldier money management (PFR/SMM).**

PFR/SMM training will be conducted throughout the Army training system as shown in §§ 527.44 and 527.45.

**§ 527.44 Initial entry training.**

Emphasis during initial entry training will be on prevention of abuse of check-cashing privileges. Recruits will be—

(a) Given overview of basic pay entitlements, DA Form 3686 (JUMPS-Army Leave and Earnings Statement), and maintenance of a checkbook.

(b) Made aware of counseling resources and procedures.

(c) Instructed on their financial responsibilities to themselves, their family members, and their peers.